REMARKS

Claim Rejections – 35 USC § 103

Claim 1-12 is rejected under 35 U.S.C. 103(a) as being unpatentable over Tognazzini in view of Buchanan.

The primary reference teaches a method for keeping expenses in an Internet expense account comprising; swiping a card having a person's email address on said card through a card reader; entering information about said expense into said card reader; sending said information automatically and directly into fields of an electronic mail box.

The reference fails to entering information about a second expense into said card reader; sending said information automatically and directly into fields of said Internet expense account where said expense was entered without manual intervention.

The secondary reference teaches of sending the receipt information directly into fields of a dedicated expense account. It would have been obvious for one skilled in the art at the time to have combines the references as motivated by the need to monitor the expense of the employee (see claim 11). The deletion step would have been obvious for one skilled in the art as motivated by the need to reduce fraud.

The step of wireless communication would have been obvious for one skilled in the art as motivated by the need to work wireless input devices (e.g., rental car companies).

Buchanan relates to a system for facilitating the processing of travel related expenses into a database. The device of Buchanan includes a controller which provides at least a portion of the transferred funds to the traveler and receives a record of any transactions in which the traveler spends the portion of the transferred funds. The stated advantage of the invention is that the travel information processing system receives receipts for services and/or products directly from the providers. More specifically, the providers of services or products may send electronic images of the receipts to the travel information processing system via an electronic data interchange (EDI) interface. Col. 2, lines 6-17. A printer uses information received from the system to generate paper receipts that can be submitted to the IRS. Col. 4, lines 52-54. The patent further states that the travel information processing system may receive expense information from other providers 22. The actual expense information can be maintained in a suitable storage medium. Col. 5, lines 1-6. The patent further describes a profiling system that can identify the types of services and products used. Col. 6, lines 36-46. The system of Buchanan further teaches that incurred expenses can be stored in a separate incurred expense structure. Col. 7, lines 27-29. The system of Buchanan further has a report generator which may detail the expenses and organize the expense reports in various formats. The report

generator generates these reports from the controller. Col. 8, lines 5-12. Buchanan further teaches the use of a debit card assigned to a specific traveler so that the system can know the exact amount of money that the traveler is using.

Claims 1 and 4 and their dependent claims relate to a system and method wherein a person has an e-mail address on their card. A card reader transfers the information from the card directly to a text document. The text document is part of an e-mail server. Claim 12 relates to a method wherein information is sent from a wireless device into a single text document comprised of fields. Although Tognazzini teaches a credit card having a person's e-mail address on the card, as stated by the Examiner, it does not teach putting multiple expenses into the same text document and placing them in specific fields.

Buchanan does not teach the use of a credit card. Buchanan does not teach an e-mail server and further Buchanan does not teach a single text document made up of fields. Buchanan does teach the storage of receipts in a database. Further Buchanan teaches taking these separate receipts to generate a report.
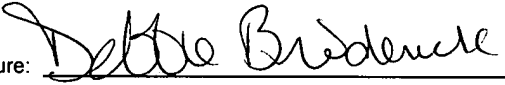
Neither of the references alone or in combination teaches transferring multiple expenses into a single text document made up of fields. Further, there is no teaching to combine the references. Tognazzini specifically relates to the use of credit cards and an e-mail address attached to the credit card. Buchanan

does not teach the use of credit cards at all and teaches the use of a processing system which receives information directly from the providers.

Therefore, whereas with Tognazzini one can receive information from their credit card to their e-mail address directly from the credit card. Buchanan teaches receiving the information from the provider directly such as American Airlines or a restaurant. These are totally unrelated applications and there is no teaching to combine them.

Applicant believes that the application is now in condition for allowance.

Respectfully submitted,

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